

Fig 2



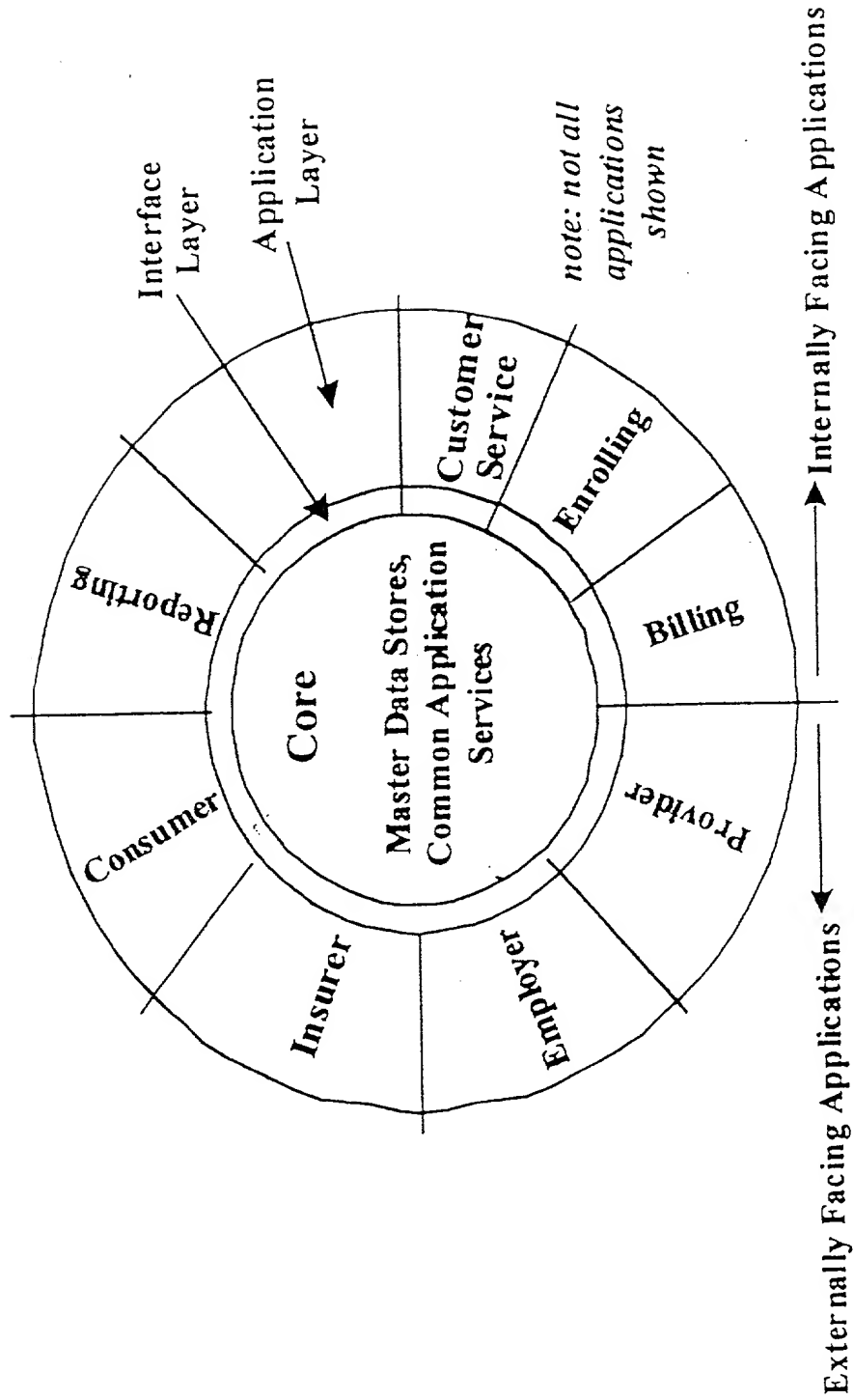


Figure 3



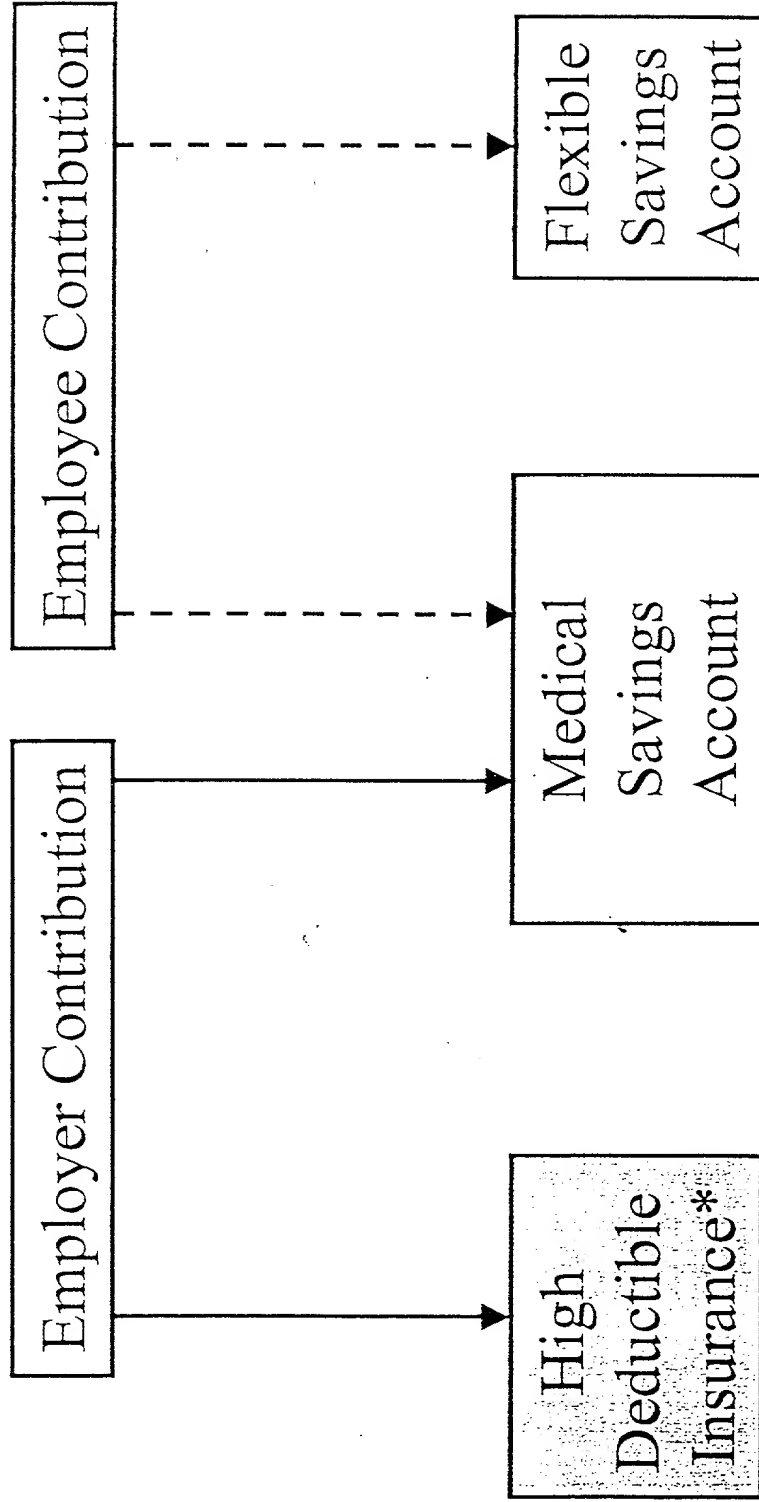


Fig 4

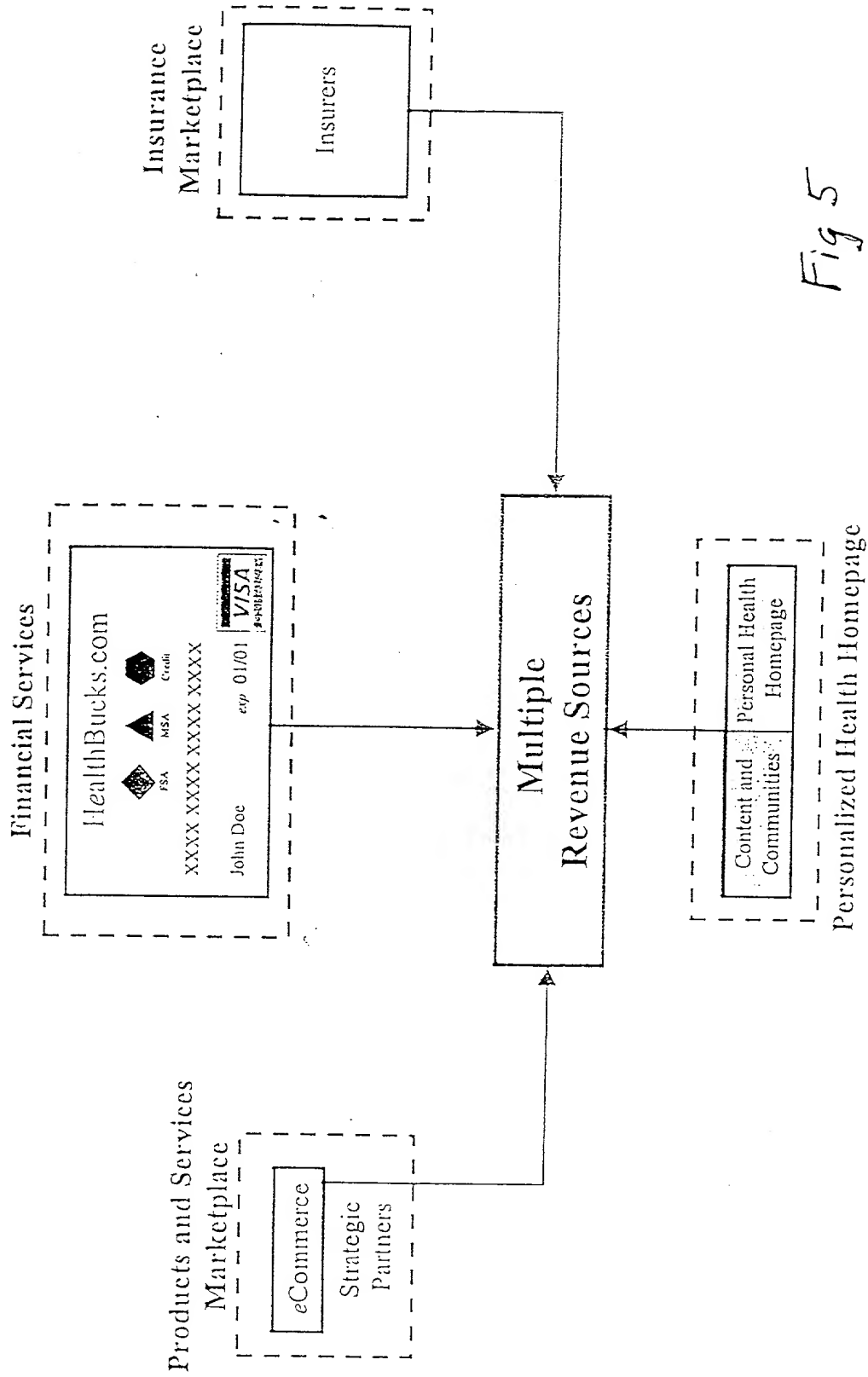


Fig 5



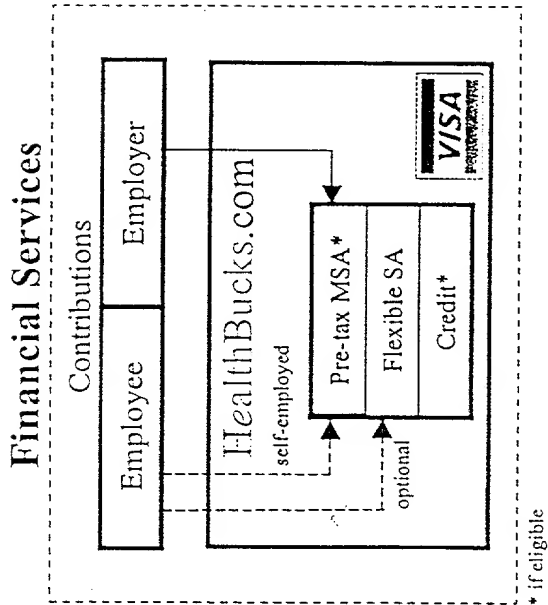
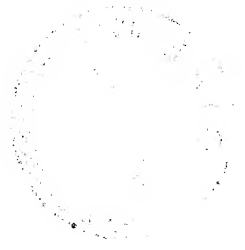


Fig 6



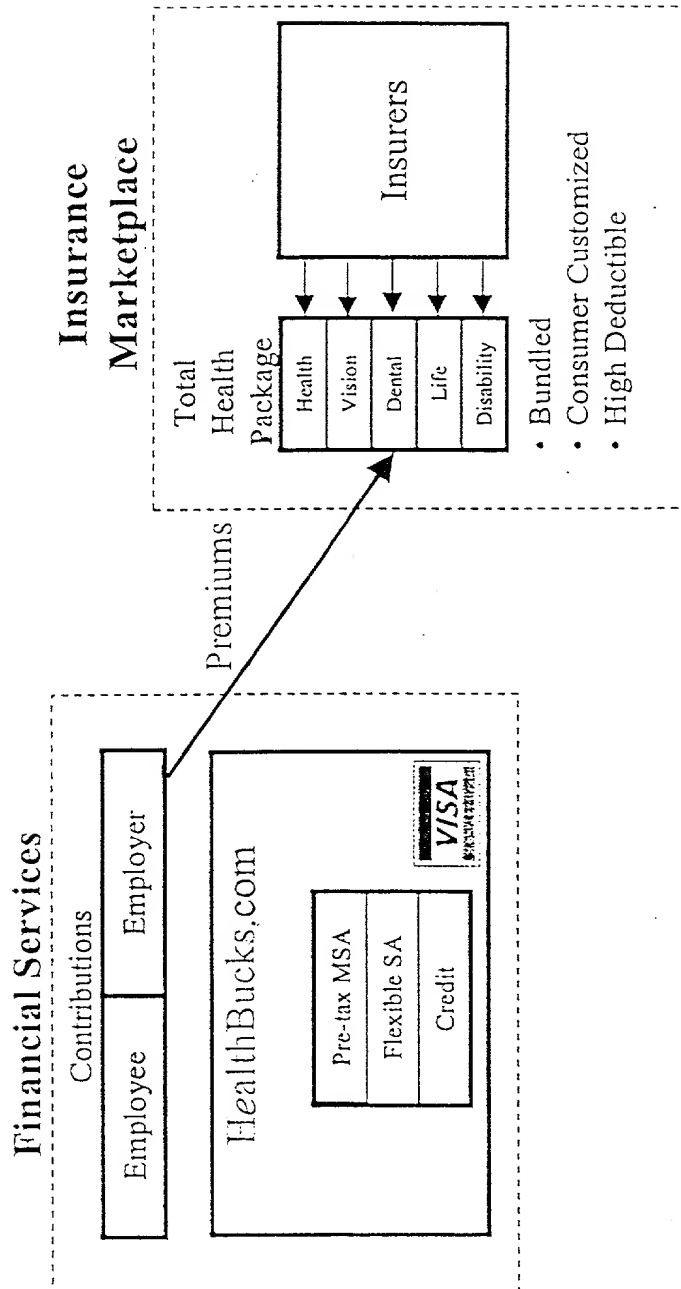


Fig 7



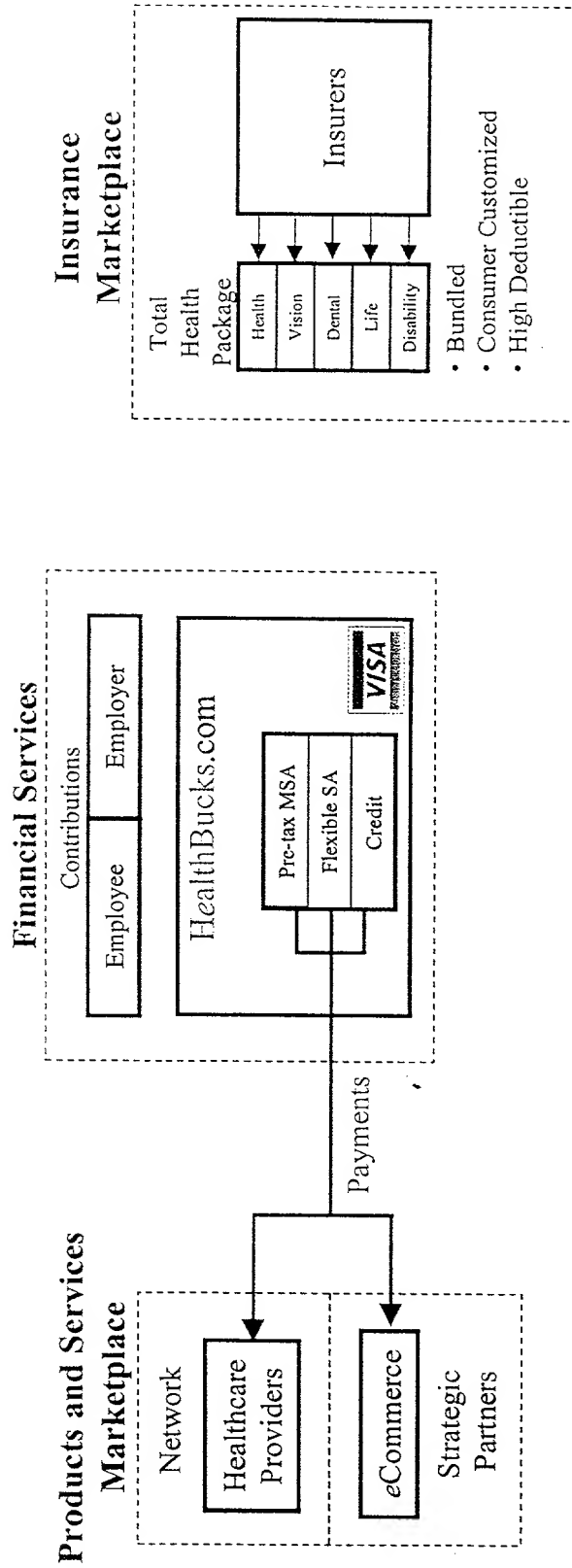


Fig 8





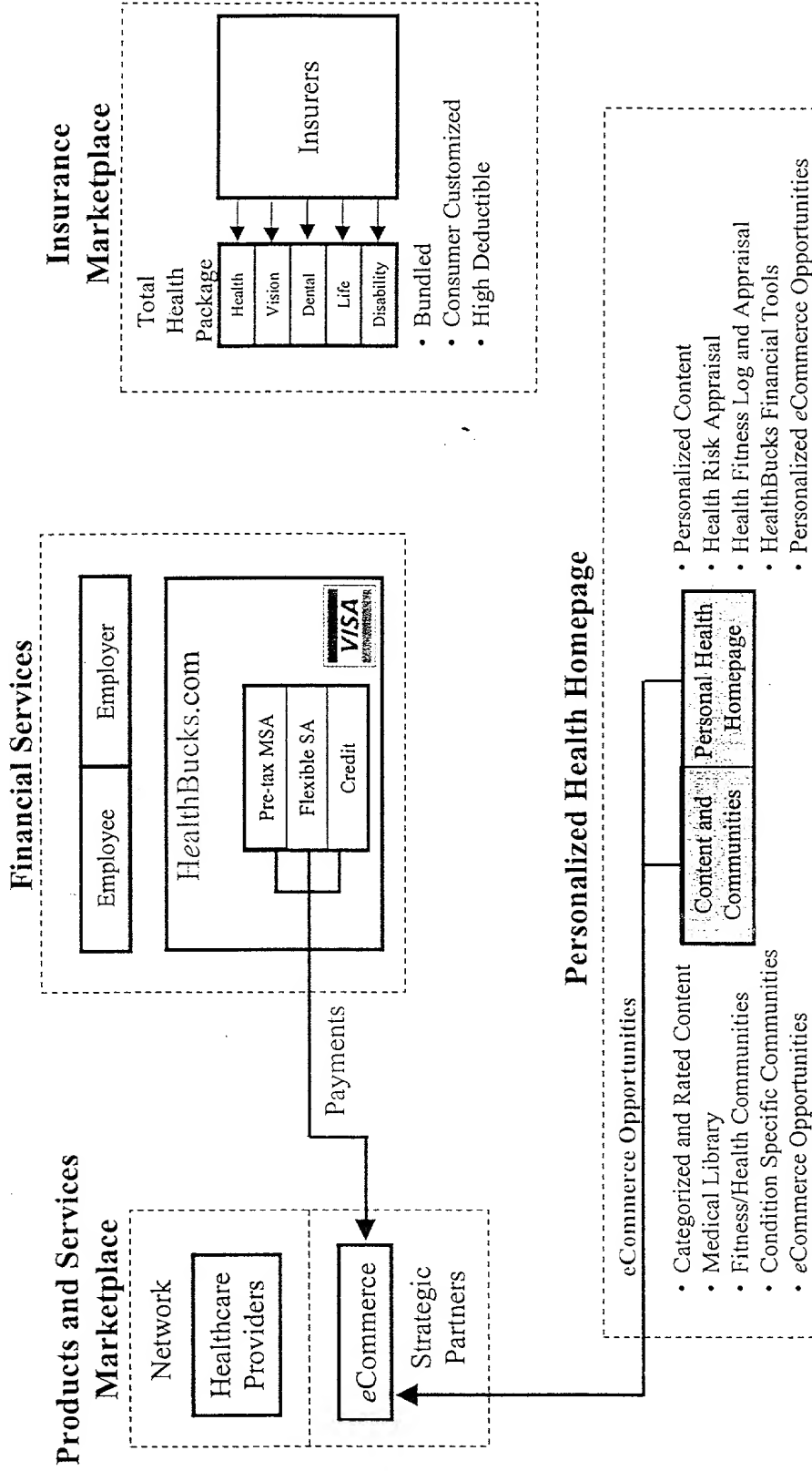


Fig 9

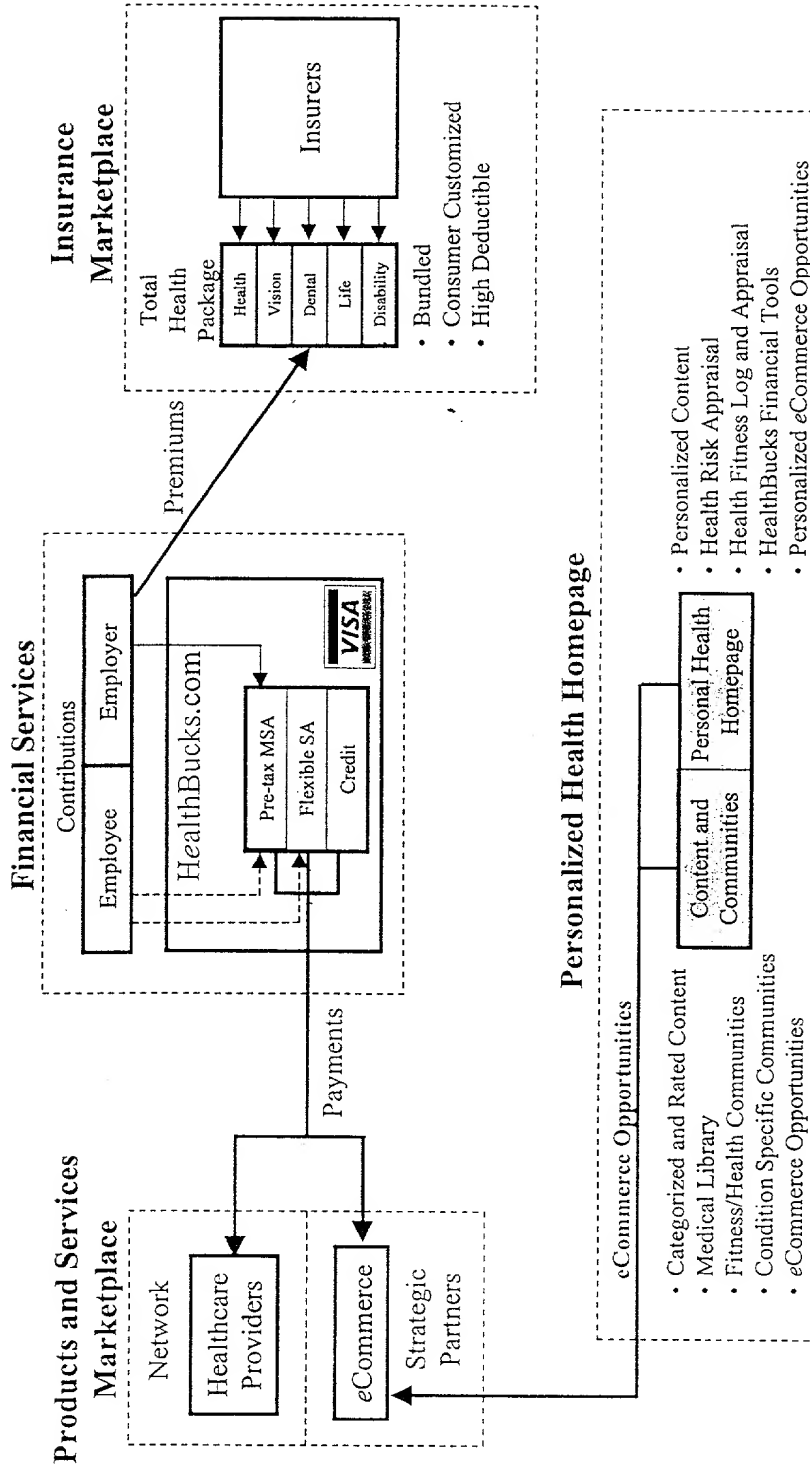


Fig 10

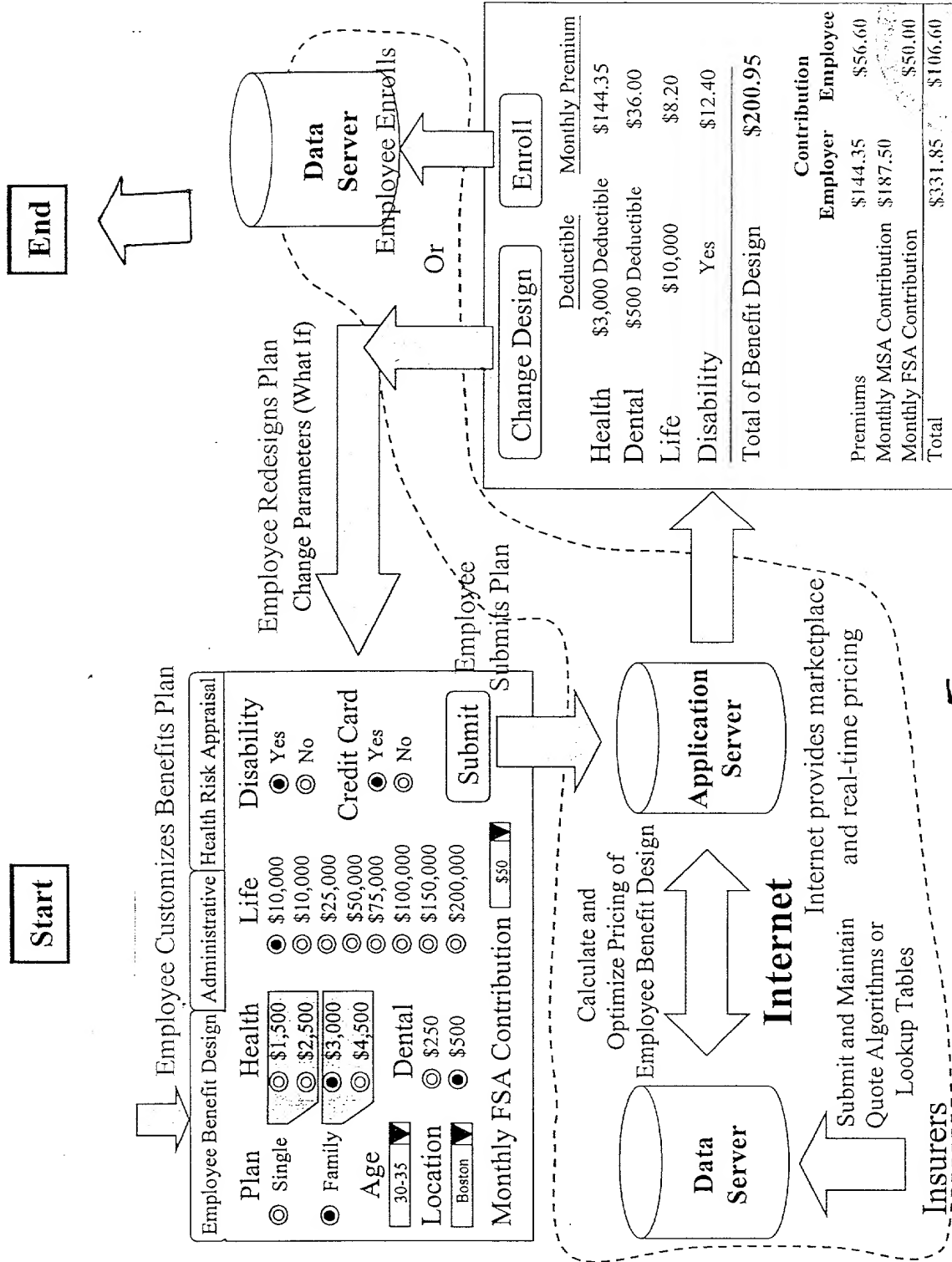



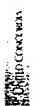


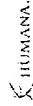




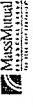

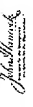


Fig 11

\$3,000 Deductible	\$500 Deductible	\$10,000	Yes
Health	Dental	Life	Disability
 Aetna \$153.75  HUMANA \$162.23  \$144.35	 \$39.50  \$36.00  MetLife \$37.45  HUMANA \$42.87	 \$8.20  \$9.34  \$8.45  Prudential \$9.25	 \$12.40  \$13.45  \$12.87

## Optimize and Design Benefits Package





	Deductible	Monthly Premium
 Health	\$3,000 Deductible	\$144.35
 Dental	\$500 Deductible	\$36.00
 Life	\$10,000	\$8.20
 Disability	Yes	\$12.40
Total of Benefit Design		\$200.95
Contribution		
Premiums	Employer	Employee
Monthly MSA Contribution	\$144.35	\$56.60
Monthly FSA Contribution	\$187.50	\$50.00
Total	\$331.85	\$106.60

Fig 12



# HealthBucks

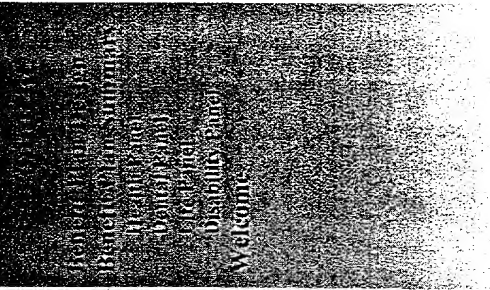
## Benefit Plan Design

Administrative	Benefit Plan Design	Health Profile
Health <input checked="" type="radio"/> Family <input type="radio"/> Single	Annual Deductible <input type="text" value="\$3,000"/>	Your employer has selected \$3,000 as the
Dental <input type="text" value="\$500"/>	Annual Deductible <input checked="" type="checkbox"/>	Base Deductible Health Plan and will contribute
Life <input type="text" value="\$10,000"/>		\$187.50 monthly to your Medical Savings Account.
Disability <input checked="" type="radio"/> Yes <input type="radio"/> No		
Monthly Flexible Savings Account Pre-tax Contribution	<input type="text" value="\$50"/>	
Credit Card <input checked="" type="radio"/> Yes <input type="radio"/> No		
		<input type="button" value="Submit"/>

Fig 13

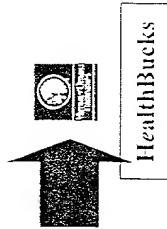


# HealthBucks



## Benefit Plan Summary

### Employer Contribution



Product	Monthly Amount
Health	\$144.35
MSA	75% of \$3,000 Health Deductible \$187.50

\$331.85  
Adjustment \$0.00  
\$331.85

### Employee Contribution



Dental	\$500 Deductible	\$36.00
Life	\$10,000	\$8.20
Disability	Yes	\$12.40
FSA	Pre-tax Contribution	\$50.00

\$106.60  
Adjustment \$0.00  
\$106.60

Maximum Annual Out-of-Pocket Cost for Health \$750  
Maximum Annual Out-of-Pocket Cost for Dental \$500  
Total Maximum Annual Out-of-Pocket Cost \$1,200

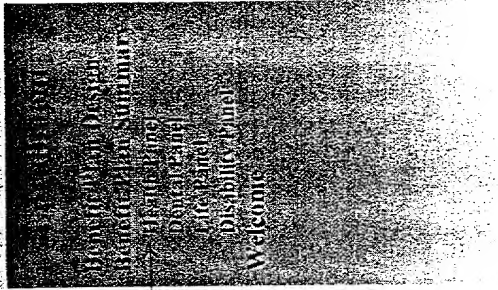
[Click on Logos for Price Comparison and Carrier Selection](#)

[Change Benefit Design](#)

[Enroll](#)

Fig 14

# HealthBucks



## Health Panel

\$3,000 Deductible

Insurer Monthly Premium

Aetna

\$153.75



MerLife

\$162.23



\$144.35



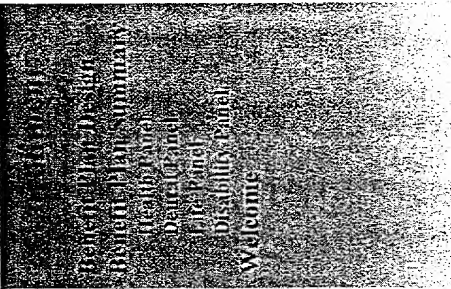
Submit

Fig 15





# HealthBucks



## Benefit Plan Summary

### Employer Contribution

<b>Etna</b>	Health	Product	Monthly Amount
		\$3,000 Deductible	\$153.75
<b>HealthBucks</b>	MSA	75% of \$3,000 Health Deductible	\$187.50

\$341.25  
Adjustment -\$9.40  
\$331.85

### Employee Contribution

<b>Delta Dental</b>	Dental	\$500 Deductible	\$36.00
<b>New York Life</b>	Life	\$10,000	\$8.20
<b>MassMutual</b>	Disability	Yes	\$12.40
<b>HealthBucks</b>	FSA	Pre-tax Contribution	\$50.00

Maximum Annual Out-of-Pocket Cost for Health \$750  
Maximum Annual Out-of-Pocket Cost for Dental \$500  
Total Maximum Annual Out-of-Pocket Cost \$1,200

\$106.60  
Adjustment +\$9.40  
~~\$116.00~~



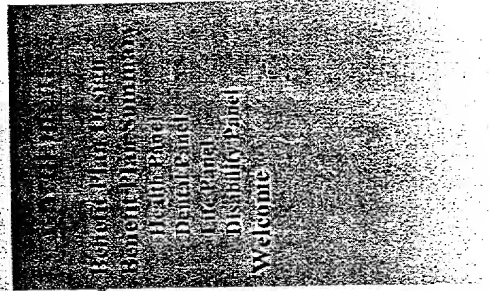
[Click on Logos for Price Comparison and Carrier Selection](#)

[Change Benefit Design](#)

[Enroll](#)

Fig 17

# HealthBucks

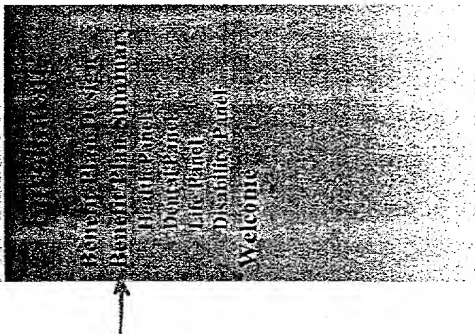


## Benefit Plan Design

Administrative	Benefit Plan Design	Health Profile
Health <input checked="" type="radio"/> Family <input type="radio"/> Single	Annual Deductible <input type="text" value="\$4,500"/>	Your employer has selected \$3,000 as the
Dental <input type="text" value="\$500"/> Annual Deductible		Base Deductible Health Plan and will contribute
Life <input type="text" value="\$10,000"/>		\$187.50 monthly to your Medical Savings Account.
Disability <input checked="" type="radio"/> Yes <input type="radio"/> No		
Monthly Flexible Savings Account Pre-tax Contribution		<input type="text" value="\$50"/>
Credit Card <input checked="" type="radio"/> Yes <input type="radio"/> No		<input type="button" value="Submit"/>

Fig 18

# HealthBucks



## Benefit Plan Summary

Employer Contribution

**Etna**

Product

Health

Monthly Amount

\$126.08

HealthBucks

MSA 75% of \$3,000 Health Deductible \$187.50

\$313.58  
Adjustment +\$18.27  
\$331.85

Employee Contribution

**Delta Dental**

Dental

\$500 Deductible

\$36.00

**Life**

Life

\$10,000

\$8.20

**MassMutual**

Disability

Yes

\$12.40

HealthBucks

ISA

Pre-tax Contribution

\$50.00

\$106.60  
Adjustment -\$18.27  
\$88.33

Maximum Annual Out-of-Pocket Cost for Health \$2,250  
Maximum Annual Out-of-Pocket Cost for Dental \$500  
Total Maximum Annual Out-of-Pocket Cost \$2,750

[Click on Logos for Price Comparison and Carrier Selection](#)

[Change Benefit Design](#)

[Enroll](#)

Fig 19

# HealthBucks

HealthBucks is a program that provides financial incentives to members who meet certain health goals. The program is designed to encourage healthy behaviors and reduce healthcare costs. Members can earn rewards for achieving goals such as maintaining a healthy weight, exercising regularly, and not smoking. Rewards can be used for a variety of purposes, including paying for healthcare services, purchasing health insurance, or receiving cash. The program is available to members of the HealthBucks program who are enrolled in a health insurance plan that includes the program. For more information, please visit the HealthBucks website.

## Health Panel

\$4,500 Deductible

Insurer Monthly Premium

Aetna

\$126.08



MetLife

\$133.03



\$118.67

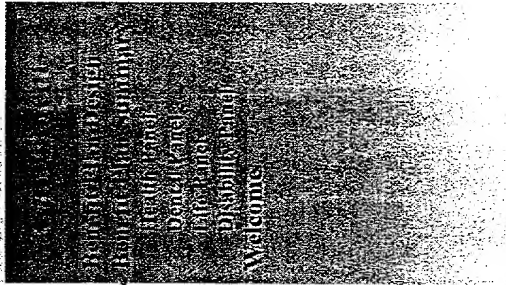


Submit



Fig 20

# HealthBucks



## Benefit Plan Summary

Employer Contribution		Product	Monthly Amount
<b>Aetna</b>	Health	\$4,500 Deductible	\$126.08
	MSA	75% of \$3,000 Health Deductible	\$187.50
<b>HealthBucks</b>			
Employee Contribution			
<b>DELTA DENTAL</b>	Dental	\$500 Deductible	\$36.00
	Life	\$10,000	\$8.20
	Disability	Yes	\$12.40
	FSA	Pre-tax Contribution	\$50.00
<b>HealthBucks</b>			
Maximum Annual Out-of-Pocket Cost for Health		\$2,250	\$106.60
Maximum Annual Out-of-Pocket Cost for Dental		\$500	-\$18.27
Total Maximum Annual Out-of-Pocket Cost		\$2,700	\$88.33



[Change Benefit Design](#)

[Click on Logos for Price Comparison and Carrier Selection](#)

Fig 21

[Enroll](#)

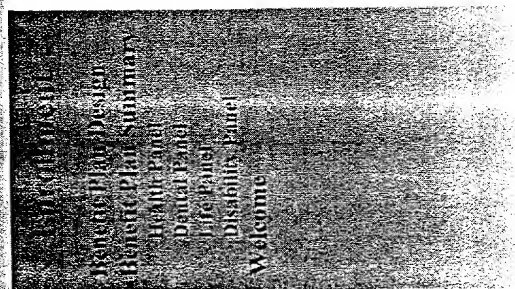
# HealthBucks

## Benefit Plan Design

Administrative	Benefit Plan Design	Health Profile
Health <input checked="" type="radio"/> Family <input type="radio"/> Single	Annual Deductible <input type="text" value="\$3,000"/>	Your employer has selected \$3,000 as the
Dental <input type="text" value="\$500"/> Annual Deductible		Base Deductible Health Plan and will contribute
Life <input type="text" value="\$10,000"/>		\$187.50 monthly to your Medical Savings Account.
Disability <input checked="" type="radio"/> Yes <input type="radio"/> No		
Monthly Flexible Savings Account Pre-tax Contribution		
Credit Card <input checked="" type="radio"/> Yes <input type="radio"/> No		
		<input type="text" value="\$100"/>
		<input type="button" value="Submit"/>

Fig 22

# HealthBucks



## Benefit Plan Summary

### Employer Contribution

**Aetna**

Health

\$3,000 Deductible

Monthly Amount

\$153.75

**HealthBucks**

MSA

75% of \$3,000 Health Deductible

\$187.50

\$341.25  
Adjustment  
-\$9.40  
\$331.85

### Employee Contribution

**DELTA DENTAL**

Dental

\$500 Deductible

\$36.00

**NEW YORK LIFE**

Life

\$10,000

\$8.20

**MassMutual**  
DISABILITY INSURANCE

Disability

Yes

\$12.40

**HealthBucks**

FSA

Pre-tax Contribution

\$100.00

\$206.60  
Adjustment  
+9.40  
\$216.00

Maximum Annual Out-of-Pocket Cost for Health \$750

Maximum Annual Out-of-Pocket Cost for Dental \$500

Total Maximum Annual Out-of-Pocket Cost \$1,200

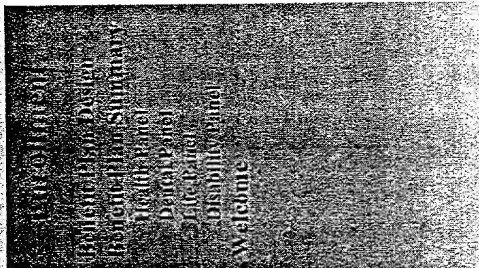
**Enroll**

**Change Benefit Design**

*Click on Logos for Price Comparison and Carrier Selection*

Fig 23

# HealthBucks



## Welcome to HealthBucks!

- Your application has been accepted!
- \$216.00 will be withheld from your monthly salary.
- Your maximum annual out-of-pocket cost for health is \$750.
- Your maximum annual out-of-pocket cost for dental is \$500.
- Your total maximum out-of-pocket cost is \$1,200.
- You have placed \$100 per month in the HealthBucks pre-tax Flexible Savings Account to offset your maximum out-of-pocket cost.
- Your Flexible Savings money will be used first (they are "use-or-lose" dollars).
- You will be mailed a credit application within the next day.
- You will receive your HealthBucks debit card in two weeks and a replacement credit card once your credit rating has been established - usually two weeks after receipt of your credit application.
- You will receive policies from the carriers you selected within three weeks.
- You can always review benefit coverages on-line at [MyHealthBucks](#) (your personal health homepage). You will establish this homepage in a few minutes.
- Your policies will take effect on **January 1, 2001**.
- We appreciate your business - please take a second to fill out the enrollment survey question below:

*I found the enrollment process:*

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Very Easy	Easy	Difficult	Very Difficult

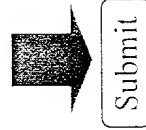


Fig 24



## Service and Product Provider Payment

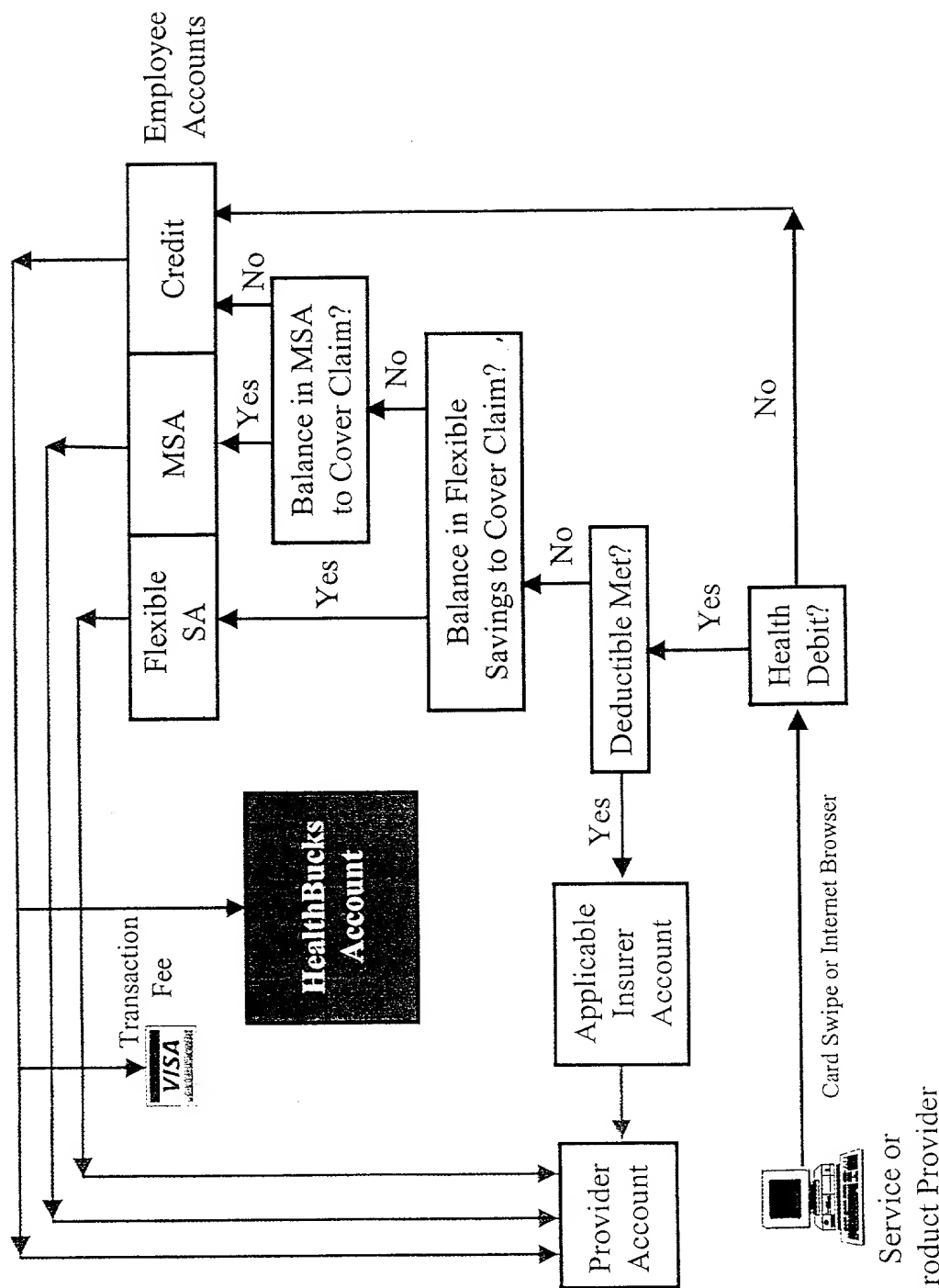


Fig 25

## Premium and Contribution Flow

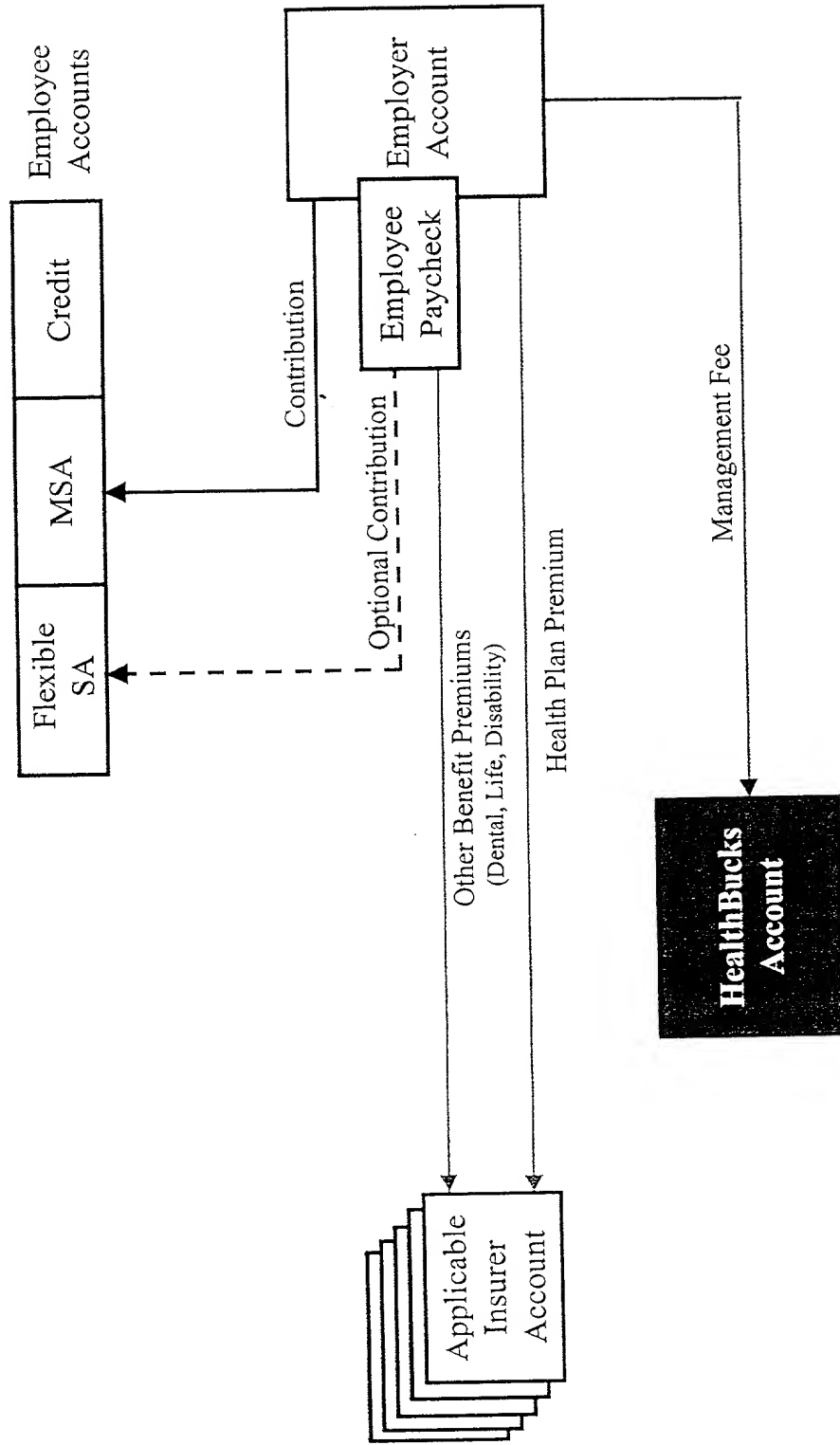


Fig 26

## Example

Family of Four in Cincinnati

<u>Managed Care Model</u>	<u>HealthBucks.com Model</u>
<p>PPO Product with Network</p> <p>Current Premium= \$468/month for PPO</p> <ul style="list-style-type: none"> <li>• \$250 Deductible</li> <li>• Co-Pays (IP/OP)</li> <li>• 10% Co-Insurance (in network)</li> <li>• 30% Co-Insurance (out of network)</li> <li>• Higher Cost for Out of Network</li> </ul>	<p>High Deductible Insurance with MSA</p> <p>Insurance Deductible \$3,100</p> <p>Annual Insurance Premium \$1,320</p> <p>MSA Contribution* (Non-Taxable) \$2,325</p> <p>Cost of Insurance and Contributions \$3,645</p> <p>Management Fee to HealthBucks.com (7%) \$255</p>
<p><i>Employee has additional out-of-pocket costs</i></p> <p><b>Total Cost to Employer</b> \$468 x 12 = \$5,616</p>	<p><b>Total Cost to Employer</b> \$3,900</p>
<p><b>Max Out of Pocket for Employee</b> (not counting deductibles or co-payments)</p> <p>\$500</p>	<p><b>Max Out of Pocket for Employee</b> \$775</p>
<p>* Limited to 75% of Deductible</p>	<p>Note: Management Fee includes commissions Managed Care Management Fee is 14-15%</p>

Fig. 27

<p><b>Example</b></p> <p>Family of Four in San Francisco</p>	
<p><b><u>Managed Care Model</u></b></p> <p>PPO Product with Network</p> <p>Current Premium= \$804/month for PPO</p> <p><i>Employee has additional out-of-pocket costs</i></p> <ul style="list-style-type: none"> <li>• \$500 Deductible</li> <li>• Co-Pays (IP/OP)</li> <li>• 10% Co-Insurance (in network)</li> <li>• 30% Co-Insurance (out of network)</li> <li>• Higher Cost for Out of Network</li> </ul> <p><b>Total Cost to Employer</b> \$804 x 12 = \$9,648</p> <p><b>Max Out of Pocket for Employee</b> (not counting deductibles or co-payments)</p> <p>\$500</p> <p>* Limited to 75% of Deductible</p>	<p><b><u>HealthBucks.com Model</u></b></p> <p>High Deductible Insurance with MSA</p> <p>Insurance Deductible \$3,100</p> <p>Annual Insurance Premium \$4,224</p> <p>MSA Contribution* (Non-Taxable) \$2,325</p> <p>Cost of Insurance and Contributions \$6,549</p> <p>Management Fee to HealthBucks.com (7%) \$458</p> <p><b>Total Cost to Employer</b> \$7,007</p> <p><b>Max Out of Pocket for Employee</b> \$775</p> <p>Note: Management Fee includes commissions Managed Care Management Fee is 14-15%</p>

Fig.28

# HealthBucks.com

Personalized Health Information, Customized Benefits, Financial Tools and Services, and Efficient Markets to Empower Consumers

- HealthBucks.com model creates savings for employers insuring families.

	Family of 4	Single
Cincinnati	31%	3%
San Francisco	27%	-17%
Miami	50%	8%
Phoenix	15%	-27%
Average	31%	-9%

Assume the Employer Insures 10 Families and 10 Singles

	Cost of Managed Care		
	Family of 4	Single	Total
Cincinnati	\$5,616	\$1,740	\$73,560
San Francisco	\$9,648	\$2,364	\$120,120
Miami	\$8,844	\$2,040	\$108,840
Phoenix	\$5,400	\$1,524	\$69,240
Average	\$7,377	\$1,917	\$92,940

	Cost of HealthBucks		
	Family of 4	Single	Total
	\$3,900	\$1,694	\$55,945
	\$7,007	\$2,773	\$97,803
	\$4,401	\$1,887	\$62,879
	\$4,606	\$1,938	\$65,447
	\$4,979	\$2,073	\$70,518

	Percent Savings
	24%
	19%
	42%
	5%
	24%

Fig. 29